ZAKAAT KE AHAM MASAIL

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Allah tabarak wa ta'ala qur'an e majeed mein irshaad farmate hain:-والـــــــــذين يكنزون الذهب و الفضـة ولا ينفقونها في سبيل الله فبشــرهم بعذاب اليم. يوم يحمـــــى عليها فــــي نار جهنم فتكوى بها جباههم و ظهورهم . هذا ما كنزتم لانفســكم.فذوقوا ما كنتم تكنزون.

Khulasa e tafseer :- Yaani jo log sone (gold) chaandi (silver) ko jama karte rehte hain aur usko Allah ki raah mein kharch nahin karte unko dardnaak azaab ki khushkhabri suna dijiye.

ولا يـــنفقونها Ke lafz se is taraf ishara ho gaya ki jo log baqadr e zaroorat Allah ki raah mein kharch karte hain to baaqi mandah jama kiya hua maal unke haq mein muzir nahin.

Hadees shareef mein khud Rasool e kareem (sallallahu alaihi wa sallam) ne irshaad farmaya ki jis maal ki zakaat ada kar di jaye woh ما كنـــــــــزتم mein dakhil nahin (Abu Dawood ,Musnad e Ahmad).

Jis se maloom huwa ki zakaat nikaalne ke baad jo maal baqi rahe us ka jama rakhna koi gunaah nahin. Jumhoor fuqaha aur aimmah ka yahi maslak hai.

Aayat mein is azaab e aleem ki tafseel is tarah bayaan ki gayi hai يوم يحمى عليها في نار جهنم فتكوى بها جباههم و ظهورهم . Yaani zakaat ada na karne walon ko yeh azaab e aleem us din hoga jab unki jama ki hui sone chaandi ko jahannam ki aag mein tapaya jayega phir usse unki peshaniyon, pehluon aur pushton par daag diye jaayenge aur unse zubaani saza ke taur par kaha jayega ki yeh woh cheez hai jis ko tum ne apne liye jama kiya tha, so apne jama kiye hue sarmaaye ko chakho. Isse maloom hua ki jaza e amal ain e amal hai. Jo sarmaaya najaiz taur par jama kiya tha ya asal sarmaaya to jaiz tha magar uski zakaat ada nahin ki to khud woh sarmaaya hi un logon ke liye azaab ban gaya.

Is aayat mein daag lagane ke liye peshaniyon, pehluon, pushton ka zikr kiya gaya hai. Ya to usse muraad poora badan hai

aur phir in teen cheezon ki takhsees is bina par hai ki bakheel aadmi jo apna sarmaaya Allah ki raah mein kharch karna nahin chahta, jab koi saail(sawaal karne wala) ya zakaat ka talabgaar uske saamne aata hai to usko dekh kar sab se pehle uski peshaani par bal aate hain, phir usse nazar bachane ke liye yeh daayen ya baayen mudna chahta hai aur usse bhi saail na chhode to uski taraf pusht kar leta hai. Isliye peshani, pehlu, pusht is azaab ke liye makhsoos kiye gaye. (Ma'arif ul Quran 4:363)

Musalman ke liye zakaat insurance hai !!

Zakaat musalmanon ki co-operative society hai, yeh unki insurance company hai, yeh unka provident fund hai, yeh unke liye bekaron (berozgaar) ka sarmaaya e ia'anat (madad ka saamaan)hai, yeh unke mazooron, apahajon, beemaron, yateemon, bewaaon ka zariya e parwarish hai. Aur in sab se badh kar zakaat woh cheez hai jo musalmanon ko fikr e farda (aaindah ki fikr) se bilkul beniyaaz kar deti hai. Iska seedha saadha usool hai ki aaj

tum maaldaar ho to dusron ki madad karo, kal tum nadaar (gareeb) ho gaye to doosre tumhari madad karenge, tumko nagahani (achanak museebat) aa padi, beemar ho gaye, ghar mein aag lag gayi sailaab aa gaya, diwala nikal gaya to in museebaton se makhlasi (chutkara) ki kya sabeel (raasta) hogi? Safar mein paisa na raha, to kyunkar guzar basar hogi? In sab fikron se sirf zakaat hamesha ke liye befikr kar deti hai. Tumhara kaam sirf itna hai ki apni jama ki hui daulat mein se dhai feesad (2.5%) dekar Allah ki insurance company mein apna beema kara lo. Is waqt tumhen is daulat ki zaroorat nahin hai, yeh unke kaam aayegi jo uske zarooratmand hain. Kal jab tum zarooratmand hoge ya tumhari aulad ya biwi zarooratmand hogi to na sirf tumhara apna diya hua maal balki usse bhi zyada tumko wapas mil jaayega. (Fiqh uz Zakaat 2:713)

Kya Zakaat Islami Tax Hai??

Zakaat tax nahin hai balki ek behtareen ibadat hai. Kuch logon ke zehen

mein zakaat ka ek nihayat ghatiya tasawwur hai ki isko hukumat ka tax samajhte hain. Jis tarah ki tamam hukumaton mein mukhtalif qism ke tax laazim kiye jaate hain. Halanki zakaat kisi hukumat ka laazim kiya hua tax nahin, na Rasool e kareem sallallahu alaihi wasallam ne islami hukumat ki zarooriyyaat ke liye isko laazim kiya hai balki hadees mein saaf taur par irshaad hai ki zakaat musalmanon ke mutmawwil (maaldar) tabqe se lekar unke tangdast (gareeb) tabqe ko lauta di jaaye.(Aap ke masail aur unka hal 3:338)

Hukumati tax aur zakaat mein farq yeh hai ki hukumat tax lekar apne kaamon mein kharch karti hai aur Islam zakaat ki raqmein guraba, masakeen aur muhtajon mein taqseem kara deta hai. Islam ne is raqam ko kharch karne ke liye 8 halqe banaye hai.(Haqeeqat uz Zakaat 58)

Zakaat dene wala fuqara wa masakeen par koi ehsaan nahin karta hai

Isi tarah yeh samajhna bhi galat hai ki

zakaat dene wale fuqara wa masakeen par koi ehsaan karte hain. Hargiz nahin balki khud fuqara wa masakeen ka maldaron par ehsaan hai ki unke zariye se un logon ki raqam khudai bank mein jama ho rahi hai. Agar aap kisi ko bank mein jama karaane ke liye koi raqam supurd karte hain to kya aap us par ehsaan kar rahe hain. Agar yeh ehsaan nahin to fuqara ko zakaat dena bhi un par ehsaan nahin. (Aap ke masail aur unka hal 3:338)

Zakaat ki ta'reef wa tafseer

Apne maal ki ek khaas miqdar (2.5%) ka kisi aise nadaar musalman ko malik bana dena jo na hashmi khandaan se na ho, na us shakhs ka (shar'ee nuqta e nazar se) gulam ho aur us atiyye (zakaat dene) ke peeche na us shakhs ki koi dunyawi manfa'at (fayda) ho aur kisi ewaz (badla) ka laalach bhi na ho balki sirf khuda ki raza(khushi) pesh e nazar ho. Shariyat mein lafz e zakaat ka yahi matlab samjha jaata hai.(Fatawa Aalamgeeri bahawala Tabyeen ul Haqaiq)

Mas'alah (1):- Musalman mustahiq ko zakaat ke maal ka is tarah malik bana dena hai ki zakaat dene wale ki har tarah manfa'at us maal se munqata (khatam) ho jaaye. Lihaza zakaat ada karne wala apni zakaat na apne asal yani maa baap , dada dadi, nana nani ko dega aur na uske furoo yani beta beti, pota poti, nawasa nawasi ko dega. Isliye ki unko dene mein filjumlah uski manfa'at hai yani zakaat ka fayda usko pahunch raha hai. (Durre mukhtar 2:6)(Masail e Zakaat)

Mas'alah (2):- Agar kisi ki milkiyat mein 52.50 tola chandi (aaj ke wazan ke hisaab se 612 g 35 mg) ya 7.50 tola sona (aaj ke wazan ke hisaab se 87g 479mg) hai ya usme se kisi ek ki qeemat ke barabar rupye ya note hai to us par zakaat farz hai. Naqad rupye bhi sone chandi ke hukm mein hai. (Shaami) Aur saaman e tijarat agar 52.50 tola chandi (aaj ke wazan ke hisaab se 612 g 35 mg) ki qeemat ke barabar hai to us par bhi zakaat hai. Investment ke liye plot ya flat liya hai to yeh bhi maal e

tijarat mein dakhil hai.
Note:- Zakaat ke nisaab ko qeematan nikalne ka aasaan tareeqa yeh hai ki jo qeemat bazaar mein 1kg chandi ki chal rahi hai usko 1000 hisson mein taqseem (divide) kar ke haasil e taqseem ko 612g 35mg mein zarb(multiply) dedo. Ab jo haasil e zarb aaya woh maujooda wazan ke hisaab se nisaab ki raqam hogi.
Mas'alah (3):- Aam taur par khawateen yeh samajhti hain ki 7.5 tola sone se zyaada jo sona hoga sirf usi par zakaat aayegi, jabki yeh galat soch hai, saheeh mas'alah no. 2 par guzar gaya hai.
Mas'alah (4):- Kaarkhane aur mill wagairah ki machine par zakaat farz nahin. Lekin unme jo maal tayyar hota hai uspar zakaat farz hai. Isi tarah jo khaam (kachcha, raw material) maal kaarkhane mein saamaan tayyar karne ke liye rakha hua hai uspar bhi zakaat farz hai. (Durr e Mukhtar, Shaami)
Mas'alah (5):- Murgi farm (Poultry farm) ki zameen aur imarat wagairah ki qeemat par zakaat wajib nahin aur un mein jo murgiyan

paali jaati hain unki 2 sooratein hain.

(1)Agar murgi farm se ande maqsood hain aur unhi ke zariye aamadani (income) haasil ki jaati hai, murgiyan bechne ke liye nahin hai, to aisi soorat mein murgiyon ki qeemat par zakaat wajib na hogi, balki sirf ande se haasil hone wali aamadani par zakaat laazim hogi.

(2) Aur agar murgi farm se sirf ande maqsood nahin balki khud murgiyon aur choozon ko bechna maqsood hai, to aisi soorat mein saal poora hone par un murgiyon aur choozon ki qeemat par zakaat wajib hogi, kyunki yeh khud maal e tijarat hain.(Shaami 3:183, Ahsan ul Fatawa 4:400)

Mas'alah (6):- Murgi farm mein murgiyon ko khilane ke liye jo khuraak istemaal ki jaati hai uski qeemat par zakaat wajib nahin, kyunki yeh tijarat ki garz se nahin khareedi jaati balki uski haisiyat aisi hi hai jaise kapda dhone walon ke liye sabun aur surf wagairah, ki un mein zakaat wajib nahin hoti.(Shaami 3:183, Aalamgeeri 1:172)

Mas'alah (7):- Hotel ke khaam maal (raw material) ki zakaat ke muta'alliq tafseel yeh hai ki agar pakane ke baad us cheez ki zaat aur jism baaqi rehti ho yaani woh cheez nazar aati ho jaise gehoon, chawal, daal, aata, chai patti, tel wagairah, in tamam cheezon mein zakaat wajib hogi. Aur aisi cheezen jinki zaat aur jism pakane ke baad baaqi na rehti ho jaise namak, shakkar wagairah to un par zakaat nahin aayegi. Isi tarah jo munafa naqad raqam ki shakal mein maujood hai uski bhi zakaat wajib hai. Isi tarah hotel chalane wale ne hisse daaron ki raqam kisi bade kharche ke liye rok li ho, hisse daaron mein taqseem na ki ho, aur hotel chalane wale ne abhi tak woh roki hui raqam kharch mein istemaal na ki ho, aur hisse daaron ke deegar amwaal e zakaat ke hisaab ka din aa gaya, to us jama shuda raqam mein se har hisse daar ko apni jama shuda raqam ki zakaat ada karna farz hai. Lihaza hotel chalane wale Ramazan ul Mubarak mein hisse daaron

ko unke jama shuda munafe ki raqam aur unke hisse ke stock maal ki qeemat ki ittelaa de de ya hisse daar hotel ke zimme daar se maloom kar le taaki apne deegar amwal e zakaat mein use jama kar ke uski bhi zakaat ada kar de. (Tatarkhaniyah 4015)

Mas'alah (8):- Sone chandi ki har cheez par zakaat wajib hai. Zewar, bartan, sacha gota, thappa, asli zari, sone chandi ke bartan, in sab par zakaat farz hai agarche thappa, gota aur zari kapde mein lage hue ho.

Mas'alah (9):- Kisi ke paas kuch rupya, kuch sona ya chandi aur kuch maal e tijarat hai. Lekin alag alag baqadr e nisaab unme se koi cheez bhi nahin hai to sab ko milaakar dekhen. Agar is majmooe ki qeemat 52.50 tola chandi (aaj ke wazan ke hisaab se 612 g 35 mg)ke barabar ho jaye to zakaat farz hogi aur agar usse kam rahe to zakaat farz nahin. (Hidaya)

Mas'alah (10):- Mill aur companiyon ke shares par bhi zakaat hai. Basharte ki shares ki qeemat baqadr e nisaab ho ya uske alawa deegar maal milkar share holder malik e

nisaab ban jata ho. Albattah companiyon ke shares ki qeemat mein machinery, makaan, furniture wagairah ki laagat bhi shamil hoti hai jo dar haqeeqat zakaat se mustasna (alahida) hai. Isliye agar koi shakhs company se daryaaft karke jis qadar raqam uski machinery, makaan, furniture wagairah mein lagi hui hai, usko apne hisse ke mutabiq shares ki qeemat mein se kam kar ke baqi ki zakaat de, to yeh bhi jaiz aur durust hai. Saal ke khatam par jab zakaat dene lage us waqt jo shares ki qeemat hogi wahi lagegi. (Durr e Mukhtar, Shaami) Yeh us waqt hai jabki nafa kamaane ke liye shares khareede ho, aur agar bechne ke liye shares khareede ho to maujooda kul qeemat par zakaat aayegi.

Mas'alah (11):- Jo gaadi aur rickshaw wagairah kiraye par chalti hai uski qeemat par zakaat nahin aayegi. Albattah jo kiraya zakaat ke hisaab ke din jama hoga, uspar zakaat aayegi.

Mas'alah (12):- Ek hi faqeer ko itna maal de dena jitney maal par zakaat farz hoti hai, makrooh hai. Lekin agar de diya to zakaat ada

ho gayi aur usse kam dena bagair karahat ke jaiz hai. (Hidaya)

Mas'alah (13):- Zakaat ada hone ke liye yeh shart hai ki jo raqam kisi mustahiq e zakaat ko di jaye woh uski kisi khidmat ke muawaze (badle) mein na ho.

Mas'alah (14):- Zakaat ki adayegi ke liye yeh bhi shart hai ki zakaat ki raqam kisi mustahiq e zakaat ko malikaana taur par de di jaaye jisme usko har tarah ka ikhtiyar ho. Uske malikaana qabze ke bagair zakaat ada na hogi. (Jawahir ul Fiqh)

Mas'alah (15):- Zakaat ke ada karne mein qamari (islami) saal ka eitebaar hai. Shamsi (Gregorian) saal ka eitebaar nahin hai. Ab ya to qamari saal ke eitebaar se ada karni chahiye. Aur agar shamsi saal ke eitebaar se karna hi zaroori ho to 10 din ki zakaat mazeed ada karni chahiye. (Aap ke masail aur unka hal 3:57)

Mas'alah (16):- Aadmi qamari mahine ki jis tareekh ko sahib e nisaab hua hai, hamesha usi tareekh ko zakaat ke hisaab ke liye muta'ayyin karna zaroori hai. Us tareekh mein sona,

chandi, maal e tijarat aur naqadi, jo kuch bhi ho chahe ek din pehle hi mila ho sab par zakaat farz hogi. Zakaat ka hisaab hamesha usi tareekh mein hoga. (Ahsan ul Fatawa 4:255)

Mas'alah (17):- Aaj kal aksar log apne sahib e nisaab banne ki tareekh ko chhod kar Ramazan ul Mubarak mein zakaat ka hisaab karte hain. Yeh tareeqa durust nahin hai. Ho sakta hai ki sahib e nisaab banne ki tareekh mein amwal e zakaat (jin cheezon par zakaat wajib hoti hai) zyada hone se zakaat zyada nikalti thi magar Ramazan aane tak amwal e zakaat kam ho gaya aur zakaat kam nikli, to yeh shakhs mukammal zakaat ada na karne ki wajah se gunehgaar hoga. Haan yeh mumkin hai ki sahibe nisaab banne ki tareekh mein zakaat ka hisaab kar le aur phir Ramazan ul Mubarak mein ada kare.

Mas'alah (18):- Agar sahib e nisaab banne ki qamari tareekh yaad na ho to gaur o fikr kar ke jis tareekh ka zann e ghalib (ghalib gumaan) ho to woh muta'ayyin hogi. Agar kisi tareekh ka bhi zann e ghalib na ho to khud koi qamari

tareekh muta'ayyin karle. (Ahsan ul Fatwa 4:255)

Mas'alah (19):- Zakaat ki raqam apni jama poonji se alag karke rakh lene se zakaat ada nahin hogi jab tak ki mustahiq ko supurd na kar di jaye. Agar woh raqam zaaye ho gayi to dobara zakaat ki raqam nikalni hogi.

Mas'alah (20):- Agar kisi shakhs ne makaan ya dukaan kiraye par li aur kiraye ke saath bataur deposit koi raqam jama ki, to chunki yeh jama ki hui raqam bataur qarz di gayi hai, lihaza qarz dene wala yani makaan aur dukaan kiraye par lene wale ke zimme uski zakaat aayegi. (Ifaadat e Hazrat Aqdas Maulana Mufti Ahmad sb. Khanpoori d.b.)

Mas'alah (21):- Agar bataur qarz kisi ko koi raqam di to un rupyon ki zakaat qarz dene wale ke zimme hogi. Kuch nawaaqif log maqrooz (qarzdaar) se yeh keh kar ki, chunki us raqam ko aap istemaal kar rahe hain, lihaza uski zakaat aap nikale, maqrooz se zakaat nikalwate hain. Wazih rahe ki is tarah karne se qarz dene wala sood kha raha hai.

Mas'alah (22):- Nikah ke waqt dulhan ko jo zewar uske walidain aur sasuraali rishtedaron ki taraf se bataur bakhshish diye jaate hain, uski zakaat saal mukammal hone par aurat (dulhan) par wajib hai. Albattah agar uske walidain ya shauhar uski ijazat se zewarat ki zakaat de de to ada ho jaayegi. Aur agar sirf bataur aariyat (yani sirf pehenne ke liye) diye hain, to aurat par zakaat nahin aayegi balki jo un zewarat ka malik hai us par zakaat aayegi.

Mas'alah (23):- Sone aur chandi ki zakaat nikaalne mein jo rate bazaar mein aise sone chandi ka hai yaani jis qeemat ko dukaandar farokht karte hain, woh qeemat laga kar zakaat den. Aur agar sona chandi hi zakaat mein dena ho to maujooda sone chandi ka chaleeswan hissa zakaat mein de de, yeh bhi durust hai. (Fatawa Dar ul Uloom 6:124)

Mas'alah (24):- Baaz hazrat ke paas zewaraat ki shakal mein sona maujood hota hai magar rupya paas na hone par pareshaan hote hain ki rupya to paas mein nahin hai

lihaza zakat kaise ada ki jaaye? Un ko chahiye ki jo sona nisaab ke baqadr rakha hai uska chaleeswan (2.5%) hissa zakaat mein ada karen.

Mas'alah (25):- Amwal e tijarat mein zakaat qeemat e farokht (selling rate) par hogi na ki qeemat e khareed (cost price) par. Yani jis qeemat par samaan bechne ke liye rakha hai us par zakaat aayegi. (Aap ke Masail aur unka hal 3:361)

Mas'alah (26):- Makaan khareedne ke liye ya aulad ke nikah ke liye jo raqam jama ki hai us par saal guzar jaaye to zakaat lazim hogi.

Mas'alah (27):- Jo raqam hajj ke liye jama ki gayi hai usme aamad o raft (travel) ke kiraye aur muallim wagairah ki fees ke liye jo raqam di gayi hai us par zakaat nahin hai. Usse zayid raqam jo currency ki soorat mein usko wapas milegi uspar zakaat aayegi. (Ahsan ul Fatawa)

Mas'alah (28):- Jo rupya bissi (committee) mein jama karaya hai, us par zakaat ka mas'alah yeh hai ki agar us ke naam ki bissi nahin uthi hai to jitni raqam jama hoti hai us par

zakaat aayegi. Aur agar bissi uth chuki hai, aur woh raqam istemaal kar chuka hai to jo raqam jama karni baaqi hogi woh qarz shumaar hogi.

Mas'alah (29):- Agar koi shakhs meeras ki raqam ka haqdaar hai to uspar us raqam ki zakaat nahin aayegi, albattah jis saal woh raqam wusool hogi us saal ki zakaat ada karni hogi.

Mas'alah (30):- Mulazimeen ki tankhwah mein jo kuch rupya kaat liya jaata hai aur usme kuch raqam milakar mulazimat ke khatam hone par mulazimon ko milta hai jise provident fund kehte hain. Ab agar yeh gair ikhteyari taur par yaani mulazimon ke na chaahte hue bhi kaata jaata hai to uspar zakaat nahi aayegi. Aur agar ikhtiyaari taur kaata jata hai to uspar zakaat bhi aayegi neez jo raqam bataur sood milayi gayi hai uska bhi sadqa karna wajib hai.

Mas'alah (31):- Agar koi shakhs sahib e nisaab ban jaaye to woh saal poora hone se pehle peshgi zakaat dena chahe to de sakta hai. Ab saal ke ikhtitaam par hisaab kare, agar

di gayi raqam se zakaat zyada nikal rahi hai to baaqi reh jaane wali zakaat ada kar di jaaye. Aur agar di hui raqam zakaat ke hisaab se zyada thi to woh aayinda saal ki zakaat mein kam kar sakta hai. (Mustafad Fatawa Raheemiya 5:159)

Mas'alah (32):- Bank mein jama ki gayi raqam par chahe fixed deposit ki shakal mein ho, zakaat farz hogi.

Mas'alah (33):- Jo makaan aur dukaan khud ke rehne aur kaarobaar karne ke liye li gayi hai uspar zakaat nahi aayegi.

Mas'alah (34):- Jo makaan aur dukaan kiraye par uthane ke liye li gayi hai uski maaliyat par bhi zakaat nahi aayegi. Albattah usse haasil hone wale kiraye par agar deegar amwal e zakaat ke saath saal poora hone par jama hogi to zakaat aayegi. Aur usse pehle istemaal kar li gayi to zakaat na hogi.

Mas'alah (35):- Agar makaan, dukaan ya koi plot tijarat ki garz se khareeda yani farokht ki niyyat se khareeda hai to hisaab ke din maujooda qeemat par zakaat farz hogi.

Mas'alah (36):- Zer e ta'meer (under

construction) imaarat mein makaan ya dukaan tijarat ki garz se book karaayi, to us soorat mein hisaab wale din makaan ya dukaan ki jo maujooda qeemat hogi uspar zakaat aayegi. Misaal:- Zer e ta'meer imarat mein makaan 10 lakh rupye mein builder se khareeda yani book karwaaya aur builder ko 5 lakh rupye shuroo hi me de diye aur 5 lakh rupye qabza (possession) ke waqt dena tay paaya. Ab jis din zakaat nikaali ja rahi hai us waqt uski qeemat badh kar 20 lakh rupye ho gayi, to yahan 5 lakh rupye jo builder ko dena baqi hai, kam karke baqiya 15 lakh rupye par zakaat aayegi.

Mas'alah (37):- Aur agar zer e ta'meer imarat mein makaan rehne ke liye ya dukaan karobaar karne ke liye book karaayi to uspar zakaat nahi hai, balki jo raqam builder ko deni baaqi hai woh bhi qarz me gini jayegi aur uspar bhi zakaat nahi aayegi. Misaal:- 10 lakh rupye mein makaan book karwaaya, builder ko shuroo mein 5 lakh rupye de diye aur 5 lakh rupye aakhir me dene hain, to jis din zakaat ka

hisaab kiya jaayega us waqt yeh 5 lakh rupye qarz me gin kar kam kiye jayenge.

Mas'alah (38):- Agar kisi ko koi raqam bataur qarz di aur wahan se raqam milne se bilkul mayoosi ho gayi ho to us par zakaat wajib nahin. Agar aaindah kabhi mil jaye to sirf usi saal ki zakaat deni hogi jis saal mili hai. (Fatawa Usmaani 2:76)

Mas'alah (39):- Agar bilkul mayoosi na hui ho balki dono ehtemaal ho ki mile ya na mile, to usme ulama ke aqwaal mukhtalif hain. Ehtiyat ka taqaza yeh hai ki jab mile us waqt pichle saalon ki zakaat ada kar di jaye.

Mas'alah (40):- Agar kisi ko qarz diya ho aur woh dene ki taaqat na rakhta ho yaani mustahiq ho to woh qarz zakaat mein gin lene se zakaat ada na hogi. Zakaat ki adaegi ka tareeqa yeh hai ki us ko zakaat ki raqam ka malik banaya jaaye phir usse apne qarz mein woh raqam wapas le li jaaye.

Mas'alah (41):- Agar marne wale ne apne maal mein se zakaat nikaalne ki wasiyyat ki ho to hasb e sharait wariseen ke liye us wasiyyat

ka poora karna lazim hai.(Tatarkhaniyah)

Mas'alah (42):- Zakaat ka mustahiq woh shakhs hai jis ke paas hajat e asliyyah, zarooriyah (basic needs) se zayid itna maal (zewar, makaan, zameen, asbaab kitaaben wagairah) na ho ki jis ki qeemat 52.50 tola chandi (aaj ke wazan ke hisaab se 612g 35mg) ki qeemat ke barabar ho jaye. Aisa shakhs zakaat lene par majboor ho to le sakta hai. (Fatawa Raheemiyyah)

Mas'alah (43):- Agar koi shakhs maqrooz hai aur uske paas hajat e asliyyah zarooriyyah se zayid koi aisi cheez nahin hai ki jise bech kar apna qarz ada kar sakta ho to aise maqrooz ko zakaat ki raqam di ja sakti hai.

Mas'alah (44):- Masjid ke imam aur khaadim wagairah mustahiq e zakaat na ho to eidi ke naam par unko zakaat dena jaiz nahin hai.

Mas'alah (45):- Waleemah karna sunnat hai farz aur wajib nahin hai lihaza agar koi mustahiq apni aulad ke waleeme ke liye zakaat ka mutalabah kare to usko zakaat ki raqam nahin deni chahiye. Kyunki waleemah

agar nahin bhi hoga to nikah par koi farq nahin padega. Waleeme ki sunnat to 10-12 doston ko khilane se bhi haasil ho jaayegi. Aise shakhs ko zakaat dena gareebon ki haq talfi hai.

Aajkal waleeme ke naam par laakhon rupye kharch kiye jaate hain, hall book karwa kar hazaron ka stage banwaya jaata hai, kai tarah ke pakwaan pakaye jaate hain. Khaane ke alaawah roshni, qumqumon aur stage par rupya kharch karna siwaye fuzool kharchi ke kuch nahin, lihaza isme to apna zaati rupya bhi kharch karna nahin chahiye, che jaayeki zakaat ki raqam se aise khuarafaat ko riwaaj diya jaaye.

Mas'alah (46):- Aam taur par aisa hota hai ki baaz khawateen bazahir gareeb aur hajatmand nazar aati hain, guzaara mushkil se hota hai, magar unke paas sona rakha hota hai, to aisi soorat mein yeh aurat zakaat ki mustahiq na hogi. Us ko chahiye ki sona farokht kar ke apni zaroorat poori kare aur phir sona khatam hone par usko zakaat ki raqam di jaa sakti hai.

Mas'alah (47):- Baaz afrad sihatmand hone ke bawajood rozgaar mein mashghool nahin hote, qarz lekar guzaara karte hain aur phir Ramazan ul Mubarak mein apne aap ko zarooratmand aur mohtaj batla kar logon se zakaat maangte phirte hain. Aise logon ko zakaat dena unko aur bhi sust karna hai neez bewaaon aur gareebon ki haq talfi hai.

Mas'alah (48):- Be namazi mohtaj aur gareeb aadmi ko zakaat dene se zakaat ada ho jaati hai, albattah deendar namaz padhne wale mohtaj gareeb ko zakaat dene se zyaada sawaab milega. Isliye deendar namazi gareeb aadmi ko zakaat dene ki koshish karni chahiye. (Zakaat ke masail ka encyclopedia 91)

Mas'alah (49):- Apne maa baap, dada dadi, par dada, par dadi, nana nani, par nana, par nani ko zakaat dena jaiz nahin hai. Isi tarah apni haqeeqi awlaad, pote potiyan, par pote, par potiyan neez nawase nawasi, par nawase, par nawasi aakhir tak ko zakaat dena jaiz nahin hai.

Mas'alah (50):- Shauhar ka apni biwi ko, isi

tarah biwi ka apne shauhar ko zakaat dena jaiz nahin hai.

Mas'alah (51):- Apne haqeeqi bhai behen, baap shareek bhai behen neez maa shareek bhai behen aur unki awlad ko zakaat dena jaiz hai.

Mas'alah (52):- Apne chacha, phoophi, mamu, khaala aur unki awlaad ko zakaat dena jaiz hai.

Mas'alah (53):- Apne khusar, saas neez damaad ko bhi zakaat dena jaiz hai.

Mas'alah (54):- Apne yahan kaam karne wale mulaazim ko, agar woh mustahiq e zakaat hai to use zakaat dena jaiz hai. Albattah apni di hui zakaat se fayda bilkul na uthaya jaye, aur woh is tarah hota hai ki apne mulazim ko zakaat di jaati hai, ab yeh mulazim samajhta hai ki mere seth ne mujh par ehsaan kiya hai. Lihaza yeh kabhi tankhwaah badhaane ki darkhwast hi nahin karta. Aur seth ko bhi yeh ilm hote hue ki yeh zyada tankhwaah ka haqdaar hai tankhwaah nahin badhaata, ya yeh ki mulaazim se overtime khidmat leta hai

aur uska muaawaza nahin deta, aur donon ke madde nazar wahi zakaat ka ehsaan hota hai. Lihaza behtar yeh hai ki apni zakaat apne mulaazim ko kisi aur ke zariye is tarah de ki mulaazim ko zarra barabar pata na chale ki yeh mere seth ki di hui raqam (zakaat) hai.

Mas'alah (55):- Agar kisi ne kisi faqeer ya gareeb ko kiraaye ke baghair zakaat ki niyyat se apne ghar mein rakha to usse zakaat ada nahin hogi. Kyunki is soorat mein ghar waale ne nafe ka maalik banaya hai, maal ka malik nahin banaya, aur nafe ka malik banane se zakaat ada nahin hoti. (Zakaat ke masail ka encyclopedia 316) Uski aasaan shakal yeh hai ki makaan usko kiraaye par den aur phir har mahine zakaat ki raqam usko supurd karke kiraaye ke naam par wapas le len.

Mas'alah (56):- Zakaat ki raqam se khoon khareed kar mareez ko dene se zakaat ada nahin hogi kyunki khoon maal nahin hai. (Zakaat ke masail ka encyclopedia 157)

Mas'alah (57):- Doctor ki fees zakaat se ada karne ki teen soorten hain:-

(a) Doctor ki fees ki raqam mustahiq e zakaat mareez ke haath mein de di jaaye taki uska qabza ho jaaye, phir usse le kar doctor ko fees ke taur par ada kar di jaaye.

(b) Ya hospital wale uski taraf se zakaat ada karne ke liye tahreeri ya zubani taur par vakeel ban jaayen, phir vakeel ban kar uska saara kharcha zakaat ki madd se karen donon sooraton mein zakaat ada ho jaayegi.

(c)Ya yeh ki mareez kisi ko zakaat wusool karne ka vakeel bana de, ab woh vakeel mareez ki taraf se zakaat wusool kar ke usi par kharch kare. (Mustafaad az Zakaat ke masail ka encyclopedia 319)

Mas'alah (58):- Zakaat ke mustahiq ko zakaat ke taur par aisi cheez deni chahiye jis ki usko zaroorat ho, agar raqam de di to bhi behtar hai ki jo bhi zaroorat hogi poori kar lega.

Mas'alah (59):- Kabhi aisa hota hai ki dukaandar ke paas aisi cheez hai jo bikti nahin hai, aisi cheezon se zakaat ada karna ikhlas ke khilaf hai.

Mas'alah (60):- Agar mareez zakaat ka

mustahiq hai to us ko zakaat ki raqam se dawa, khaana, fruit waghairah khareed kar dena jaiz hai, usse zakaat ada ho jaayegi.

Mas'alah (61):- Biraadari ke baaz ahbaab apni biraadari ke maaldar hazraat se zakaat wusool karte hain ki apni biraadari ke gareeb, haajatmand aur mustahiqqeen afraad ki haajat rawayi kare, bila shubah yeh behtareen nizaam hai. Isse har mustahiq ko uska haq pahunchta hai, warna ek hi shakhs muta'addid afraad se lakhon wusool leta hai aur doosre zarooratmand reh jaate hain.

Baaz martabah biraadari ke gurabaa dastyaab na hone ki wajah se zakaat padi reh jaati hai aur doosra saal aa jaata hai, yeh na munasib baat hai. Kyunki jab tak zakaat gareebon tak nahin pahunchegi, zakaat dene walon ki zakaat ada nahin hogi. Lihaza zakaat dene waale hazraat ki ijazat se biraadari ke gurabaa dastyaab na hone ki soorat mein doosre musalman gurabaa aur mohtaajon ko zakaat de deni chahiye.

Mas'alah (62):- Mustahiqq e zakaat ko

zakaat ki raqam batla kar dena zaroori nahin hai, balki hadiya aur qarz keh kar bhi di jaa sakti hai. Baaz mustahiqq e zakaat bahut ghairatmand hote hain, agar zakaat ki raqam maloom ho jaaye to woh na lenge aur qarz batlaya jaaye to le lenge ki yeh raqam aapko bataur qarz di jaa rahi hai, jab aap ke paas gunjaish ho to ada kar dena. Saath saath zakaat ki niyyat kar le, to is tarah zakaat ada ho jaati hai. Baad mein unse keh do ki mein ne muaaf kar diya taki unko itminaan aur sukoon ho jaye.(Shaami) (Mukammal wa mudallal masail e zakaat 111)

Mas'alah (63):- Ek masraf jo bahut hi aham hai magar musalman usse utne hi gaafil hain aur woh hai gareeb, mohtaj, mazloom, bequsoor, musalman qaidi jo bagair kisi gunah ke saza bhugat rahe hote hain, jo apne aap mein ek badi na qaabil e bardaasht museebat hoti hai, aur apni begunaahi saabit karne ke liye vakeel karne ka kharch nahi hota. Mazeed yeh ki ghar wale apne guzare ke liye alag se pareshaan hote hain, apni aulad ki be gunaahi

saabit karne mein ghar baar sab kuch bik chukka hota hai.

Yeh ek bahut hi aham masraf hai, Qur'an e kareem mein isko وفي الرقاب kaha hai, gardan chudaane mein zakaat ki raqam lagana.

Lihaza tamam ahl e sarwat hazraat ko chahiye ki aise gareeb, mohtaj, be qusoor qaidiyon ki rihayi mein zakaat aur imdad ki raqam lagayen.

Agar khud yeh kaam kar sakte hon to bahut behtar hai warna aisi tanzeemon ko raqam de sakte hain jin mein sar e fehrist Jamiat e Ulama e Hind hai, jin ki koshishon se bahut se bequsoor rihayi paa chuke hain. Abhi haal hi mein 5 afraad aise the jin mein se baaz ko phaansi aur baaz ko umar qaid ki saza Gujarat high court ne sunai thi lekin Jamiat e Ulama e Hind ne supreme court mein kaamyaab pairwi ki aur paancho ba izzat bari hue.

Jamiat e Ulama e Hind ka Account number:- Axis Bank 41380102.

Mazeed maloomat haasil karne ke liye rabtah karen:- Mufti Yusuf Sb. (Imam Jama Masjid Khar Markaz). Mobile :- +91-9967055577,+91-9869709377.

Zakaat dene waale hazraat se ek guzarish!

Ramazan ul Mubarak mein jo madaris ke sufara zakaat wusool karne ke liye aate hain, maaldar hazraat ko chahiye ki unka ehteraam karen, neez jis waqt unko bulaya ho, haazir hone par unhen kal aane ko keh kar museebat mein na daalna chahiye. Bade afsos ke saath likha jaata hai ki apni dukaan ke bahar sufara ki lambi lambi qataar lagwayi jaati hai, yeh ahle ilm ki zabardast tauheen hai. Unhe adab wa ehteraam ke saath bitha kar madarse ke liye raqam di jaaye.

Isi tarah maaldar hazrat ka ek mizaj banta jaa raha hai ki 27 ramazan ko zakaat ada karne mein zyaada sawaab samajh kar sufara ko bulate hain, ab ek safeer ek raat mein kahan kahan jaaye. Wazeh rahe ki 27 ramazan ko adayegi e zakaat ki koi fazeelat nahin hai.

Doosri baat yeh ki Madaris ke sufara se ehteraam ke saath saaf lafzon mein pooch lena chahiye, balki tahqeeq karni chahiye ki commission par zakaat wusool kar rahe hain ya tankhwah par? Agar commission par wusool kar rahe hain to unko zakaat na dekar islah ki koshish karni chahiye. Tajarbe se maloom huwa ki 40% - 50% commission par zakaat ki wusoolyabi karte hain. Is soorat mein madarse ki imdaad na ho kar zakaat ka aksar hissa sufara ki milkiyat mein chala jaata hai. Aur shar'an yeh muaamlah bhi galat hai.

Sadqa e Fitr

Mas'alah (64):- Sadqa e Fitr har us musalman par wajib hai chahe mard ho ya aurat jis ke paas 52.50 tola chandi (aaj ke wazan ke hisaab se 612g 35mg) ya 7.50 tola sona (aaj ke wazan ke hisaab se 87g 479mg) ke barabar zewar ho ya naqad rupye ho ya zaroorat se zyada saaman ho jis ki qeemat nisaab ki miqdar ko pahunch jaaye.

Mas'alah (65):- Teen jodo se zayid libaas aur woh bartan jo kabhi bhi istemaal mein nahin aate jaise purane zamaane ke tambe wagairah ke bartan neez radio aur television jaisi khurafat insaani zaroorat mein dakhil nahin. Isliye unki qeemat bhi hisaab mein lagayi jaayegi. (Ahsan ul Fatawa)

Mas'alah (66):- Sadqa e Fitr wajib hone ke liye nisaab par saal guzarna zaroori nahin hai.

Mas'alah (67):- Sadqa e Fitr ka ada karna apni taraf se bhi wajib hai aur apni nabaligh awlaad ki taraf se bhi aur baligh awlaad ki taraf se bhi, basharte ki woh faqeer ho yaani sahib e nisaab na ho. Nabaligh awlaad agar maaldar ho to unke maal se ada kare, agar maaldar nahin hai to apne maal se. Baligh awlaad agar maaldar ho to unki taraf se sadqa e fitr ada karna wajib nahin, agar ada karde to jaiz hai, yaani phir un awlaad ko dene ki zaroorat nahin rahegi. Aur agar baligh awlaad maaldar ho magar majnoon ho to tab bhi unki taraf se sadqa e fitr ada karna wajib hai magar unhi ke

maal se. (Ilm ul Fiqh)

Mas'alah (68):- Apni biwi aur awlaad ki taraf se sadqa e fitr ada karne ke liye unki ijazat lena zaroori nahin hai, chunki adatan uski ijazat hoti hai, isliye istihsanan jaiz hai. (Fatawa Raheemiyyah)

Mas'alah (69):- Sadqa e Fitr ka wujoob eid ul fitr ki subh e saadiq par hota hai. Lihaza jo shakhs subh e saadiq se pehle mar jaaye ya faqeer ho jaaye uspar sadqa e fitr wajib nahin.

Mas'alah (70):- Jo bachcha subh e saadiq se pehle paida hua ho ya jo shakhs subh e saadiq se pehle islam laye ya maal paa jaaye, uspar sadqa e fitr wajib hai. (Ilm ul Fiqh)

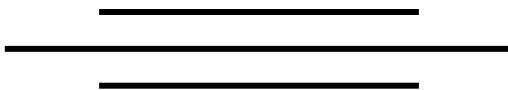
Mas'alah (71):- Sadqa e Fitr ramazan shareef mein dena durust hai khwah kisi bhi ashre mein de de. (Fatawa Dar ul Uloom)

Mas'alah (72):- Sadqa e Fitr mein 1.75 kg gehun, aata, sattu ya unki qeemat, isi tarah 3.50 kg chuhaare, makai, jau ya unki qeemat ada karna zaroori hai.

Note:- Aaj kal aam taur par balki khawaas ke zehnon mein sadqa e fitr ki adayegi mein

1.75kg gehun ya uski qeemat dena hi samaaya hua hai. Balki masjid ke aimmah aur trustee hazraat bhi masjid ke baahar black board par sadqa e fitr ki qeemat mein 1.75 kg gehun hi ki qeemat likhte hain jabki maaldaron ke liye behtar yeh hai ki giraan (mehengi) cheez ki qeemat den, 3.5 kg chuhaare ya munaqqa (badi kishmish) ki qeemat den. Aur yeh cheez fuqara aur maaldar donon ke liye mufeed hai. Fuqara ke liye to zaahir hai aur maaldaron ke liye is taur par ki zyaada raqam Allah ke liye kharch ki jaa rahi hai.

Mas'alah (73):- Jis ne kisi wajah se Ramazan ke roze nahin rakhe us par bhi sadqa e fitr wajib hai. (Fatawa Raheemiyyah 3:114)

Mas'alah (74):- Agar kisi ne eid ke din sadqa e fitr nahin diya ho to maaf nahin hua, ab kisi din bhi de dena chahiye. (Behishti Zewar)

Aakhri Guzarish

Zakaat ke muamle mein aam taur par jo masail pesh aate hain unko is mukhtasar se kitabche mein jama karne ki koshish ki gayi hai.

Awam un naas se guzarish hai ki agar koi mas'alah samajhne mein dushwari aaye to ulama e kiraam se samjhne ki koshish karen, neez uske alawa jo bhi samaji, muasharati masail dar pesh hon usme ulama e haqqa ki rehnumai haasil karen.

Is kitabche ko agar koi shaye karna chahe to bila tarmeem isha'at ki ijazat hai.

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Maulana Habib Yusuf Qasmi
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